

**Navy Personnel Research, Studies, and Technology Division
Bureau of Naval Personnel (NPRST/BUPERS-1)**

Millington, TN 38055-1000

NPRST-AB-07-6 July 2007

2006 Navy Quality of Life Survey

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Rosemary A. Schultz, Ph.D.
Geoffrey A. Patrissi, M.A.

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Foreword

The 2006 Navy Quality of Life (QOL) Survey focused on QOL issues and concerns among Navy personnel. The survey was administered to a stratified random sample of Navy enlisted and officer personnel who took the survey on the Internet beginning in March 2006, with data collection closing in May 2006. This survey was conducted for the Chief of Naval Personnel (N1) under the Navy-Wide-Survey-Program (NWSP) funding line currently managed by N104C.

This report documents and expands the briefing of survey results previously sent to the Chief of Naval Personnel and staff.

DAVID L. ALDERTON, Ph.D.
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History of QOL Survey

- 1993: Marine Corps QOL Survey conducted (Kerce)
- 1993, 1994: First Navy QOL survey conducted, without shipboard life (Craiger)
- 1998: Succeeding Navy QOL Survey developed; shipboard life topic introduced (Wilcove)
- 1998: CNP commissions annual Navy QOL Survey
- 1999, 2002: Navy QOL Surveys conducted & briefed to CNP
- 2004: N1 Survey Strategy recommends:
 - Moving QOL and Navy-wide Personnel Survey (NPS) to Internet
 - Shorten surveys
 - More frequent administration to maintain current survey metrics



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In 1993, Dr. Elyse Kerce of the Navy Personnel Research Development Center (NPRDC), San Diego,¹ originated a landmark study of quality of life in the Marine Corps. This study was based on the concept of "quality of life domains" (Campbell, Converse, & Rodgers, 1976). The Kerce life domains study (Kerce, 1995) resulted in improvements in Marine Corps living quarters, fitness centers, and recreational activities.

Shortly thereafter, Dr. Philip Craiger of NPRDC initiated a Navy-wide Quality of Life (QOL) Survey. It was the first Navy-wide scientifically-based QOL study relying on the concept of "life domains." Craiger, Weiss, Butler, Goodman, and Wilcove (1997) published structural equation results from that study.

After touring the USS DECATUR and attending the Naval Sea Systems Command Conference on Shipboard Habitability, Dr. Gerry Wilcove designed a shipboard habitability section for the 1999 Navy QOL Survey, a topic that was not included in the previous Navy QOL surveys.

In 1999, Navy leadership recommended: (a) that the Navy QOL Survey be conducted Navy-wide on a cyclical basis and (b) that it should address shipboard QOL along with the other domains included in the original Marine Corps and Navy QOL surveys.

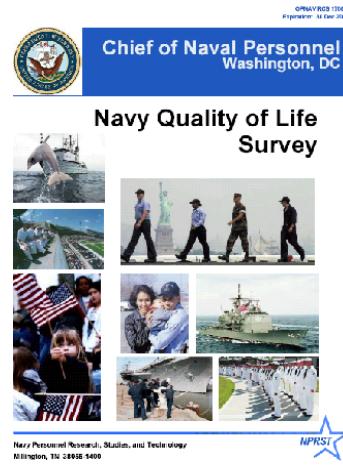
¹ NPRDC subsequently became Navy Personnel Research, Studies, and Technology (NPRST/BUPERS-1) in Millington, TN.

That recommendation found support in an earlier Naval Inspector General report (1996) released after a San Diego area visit. The report had criticized the Navy for its lack of attention to shipboard habitability and quality of life aboard ships; specifically, the lack of "habitability plans for each class/ship", Fleet feedback on habitability, and quantitative data on the impact of habitability on retention.

The 1999 and 2002 QOL surveys addressed some of these criticisms by identifying habitability concerns of personnel and recommending corrective actions. The Naval Vessel Rules (American Bureau of Shipping, 2004), that sets the standards for ship certification, incorporated the two top issues raised by the 2002 QOL Survey: privacy and personal stowage. As a result, these two concerns were included in the designs for the new DD(X), and LCS (Littoral Combat Ship). Specifically, these designs specified that enlisted ranks be accommodated in 4 to 6 man bunkrooms with adjoining heads as opposed to community berthing and sanitary spaces. The designs also specified that the personal stowage afforded the crew and Chief Petty Officers be considerably increased (M. V. Dropik, personal communication, February 3, 2005).

2006 QOL Survey Initiatives

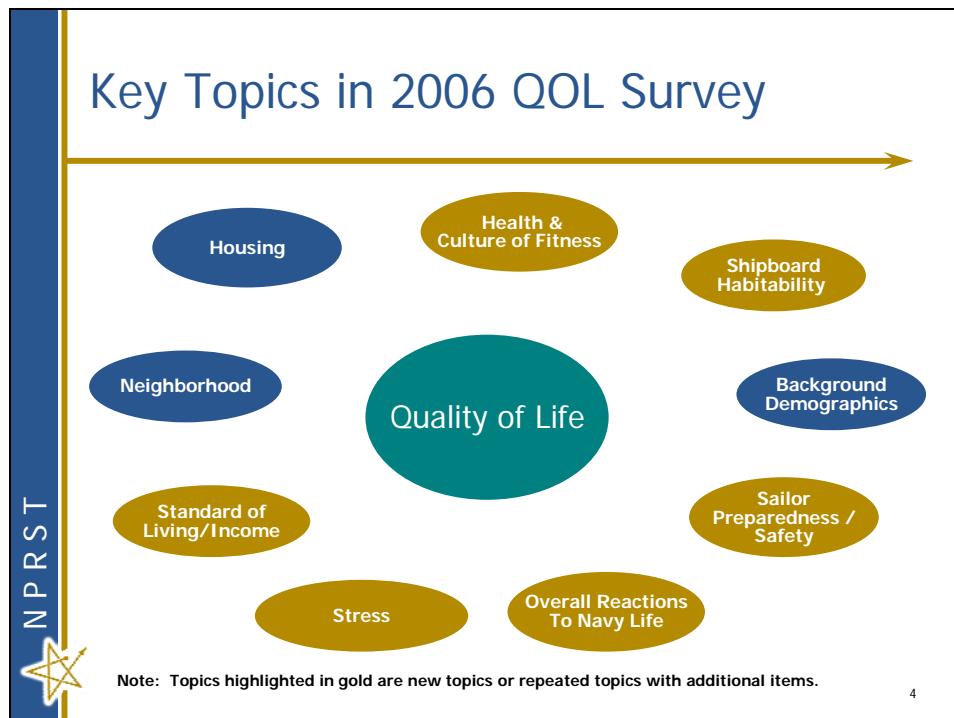
- Moved survey to the web
 - Reduced administration-briefing timeframe by 1/3
- Survey about 1/3 shorter than 2002 survey
- Incorporated key issues of current interest (e.g., culture of fitness, predatory lending)



3

In the 1990s, response rates to Navy-wide surveys were in the high 40–50 percent range. Since then, however, rates have fallen into the 30 percent range. To help bolster response rates, the 2006 QOL Survey was one-third shorter than the 2002 Navy QOL Survey, which in turn, shortened the time required to complete the survey.

Navy-wide surveys administered on a regular basis generally include core items that allow researchers to determine if trends have developed (e.g., attitudes have become more favorable or unfavorable) over time. The 2006 Navy QOL Survey incorporated such items (e.g., overall satisfaction with housing & standard of living/income). The survey also addressed issues of current interest, such as culture of fitness, predatory lending, and safety.



4

The previous two versions of the Navy QOL Survey (1999, 2002) focused both on work QOL (job satisfaction, career development) and personal QOL. The current version focused primarily on personal QOL to more clearly distinguish it from the Navy-wide Personnel Survey (NPS) that targets work QOL. Further, in contrast to the previous QOL surveys, the current version was designed to be more action-oriented, so that if quality of life areas were found to be lacking, the Navy could take positive actions to improve them.

Although shipboard habitability was addressed in the 1999 and 2002 Surveys, new issues of concern to the Naval Sea Systems Command (NAVSEA) were introduced in the current version. A section on stress was also introduced for the first time. The Stress Scale (Cohen, Kamarck, & Mermelstein, 1983) was incorporated to measure this construct.

In keeping with the Navy Survey Strategy, the decision was made to develop and administer a standard set of items to measure overall reactions to the Navy and Navy life that are also administered on the NPS. A key number of those items were presented in the QOL Survey for the first time.



Sample Characteristics

- Survey administration period:
 - March 22 – May 23, 2006
- Sample Size:
 - 19,700
 - Eligible sample: 17,151
- Surveys returned:
 - 5,317
 - » Completed returns: 4,906
- Response rate*:
 - 31% (same as in 2002, higher than other Navy-wide web surveys)
 - » N1 Comm. Plan & MCPON minute may have helped response rates
- Margin of error:
 - +/- 3% or less for enlisted
 - +/- 2% or less for officers

Representative of key demographics:

- Paygrade
- Gender
- Sea-Shore

* Response rate calculated according to formula recommended by American Association for Public Opinion Research (AAPOR)

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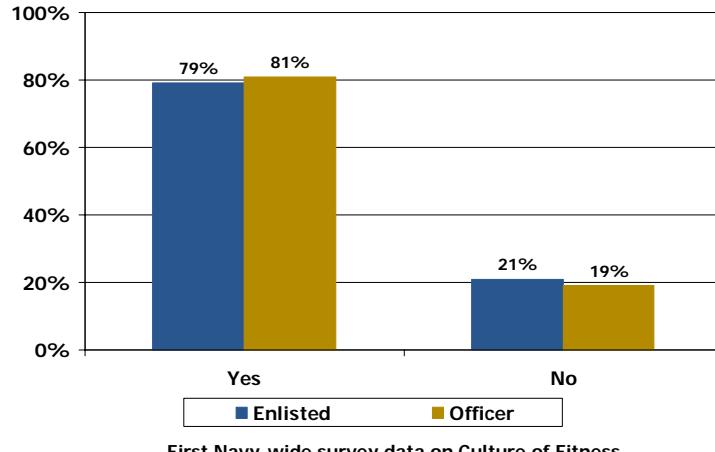
Paygrade (5 levels), gender, and sea/shore duty status were chosen as sampling variables based on their presumed relationship to quality of life. Crossing these variables produced 20 strata (5 x 2 x 2). The Sample Planning Tool (Kavee & Mason, 2001) was used to determine how large a sample should be drawn for each stratum using a random sampling process. This tool computes optimal sample size based on considerations such as expected response rate and desired level of precision in the return sample.

A total of 5,317 surveys were at least partially completed (i.e., respondents had completed enough of the demographic section, placed last, to assign them to one of the 20 demographic strata). A total of 4,906 respondents completed the entire survey.



Culture of Fitness: Leadership Support

Has your leadership provided you with time to support the Navy's "culture of fitness"?



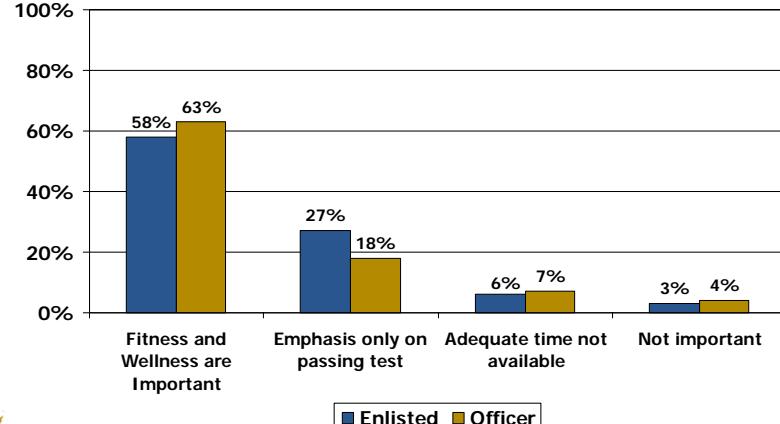
First Navy-wide survey data on Culture of Fitness

7

There has been a recent push for a physically fit Navy. To be successful, this "culture of fitness" needs to be supported by leaders throughout the organization. Both enlisted and officers agreed that their leaders were providing enough time to support the Navy's culture of fitness. This was the first time that culture of fitness had been assessed in a Navy-wide survey and this area needs to be tracked on future surveys.

Culture of Fitness: Command Emphasis

Which best characterizes the focus on physical fitness at your command?



About 7% indicated "other"

8

Results indicated that commands were trying to promote physical fitness as an important value (e.g., 58% of enlisted reported that commands emphasized that fitness is important). There is still room for improvement, though, because 27 percent of enlisted and 18 percent of officers reported that the focus in their commands was only on passing the physical fitness test.



Satisfaction with Personal Health and Health Care

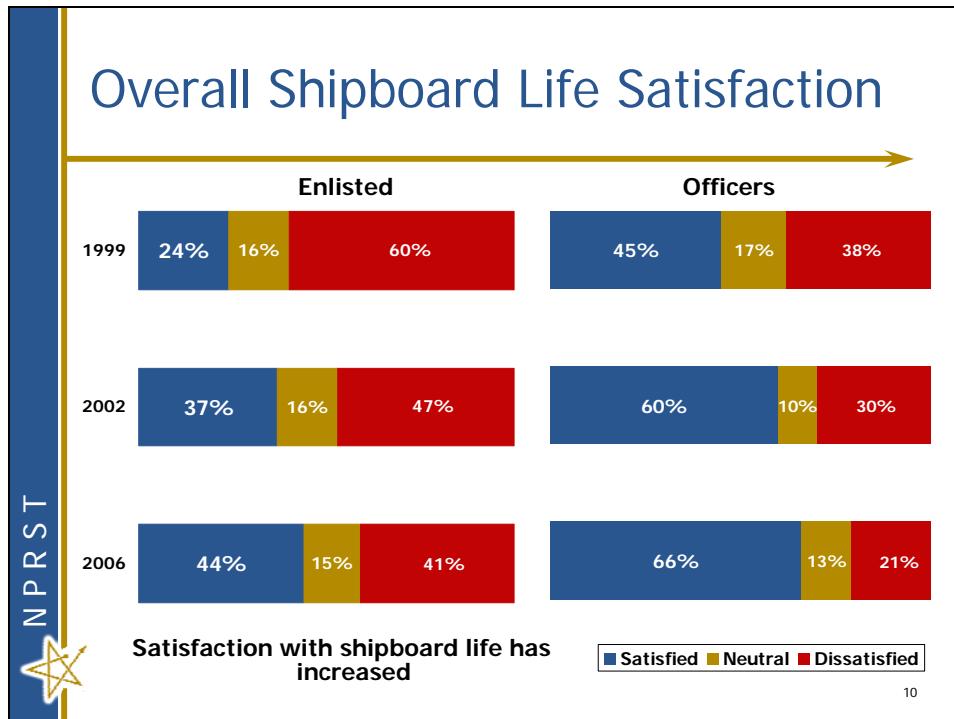
Percent Satisfied

Issue	Enlisted			Officers		
	1999	2002	2006	1999	2002	2006
Level of energy	60%	68%	72%	66%	75%	81%
How well you sleep	55%	57%	58%	67%	71%	71%
Amount of sleep		54%	55%		61%	64%
Current weight	53%	63%	57%	53%	66%	61%
Physical fitness		67%	66%		73%	72%
Your medical care	56%	64%	66%	67%	77%	75%
Your dental care	62%	73%	74%	74%	84%	79%

Overall metrics same or higher, but Culture of Fitness has not yet impacted Sailor satisfaction with their physical fitness . As in 2002, almost ¼ were dissatisfied with their physical fitness

9

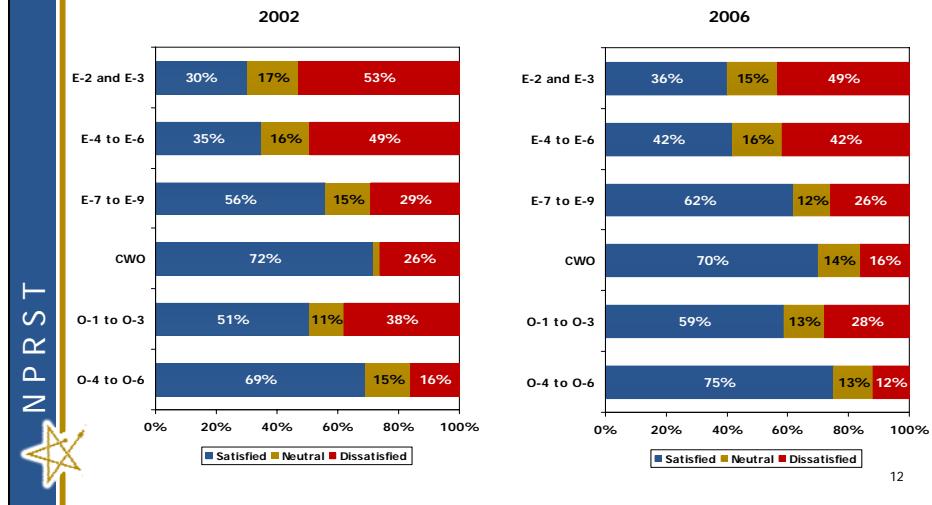
Several encouraging trends emerged. For enlisted, attitudes were substantially more favorable (at least 10 percentage points) in 2006 than in 1999 for level of energy, medical care, and dental care. For officers, substantial improvement was also reported for energy level. The number of individuals expressing more favorable attitudes toward their physical fitness in 2006 than in 2002 was minimal, an indication that the culture of fitness had not yet impacted individual behavior (data on this topic were not collected in 1999).



The improvement in attitudes towards shipboard life was dramatic for both enlisted and officers. The percentage of satisfied enlisted increased 20 percentage points between 1999 and 2006, 21 points for officers. Possible reasons for the increase include the greater sense of mission after 9/11, increased sea duty pay, and perhaps the introduction of more comfortable mattresses and other habitability improvements on many ships.

Overall Reactions to Shipboard Life by Paygrade

Take Away: Satisfaction level has increased for most paygrades.



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A greater percentage of enlisted were satisfied with shipboard life in 2006 than in 2002 at all paygroup levels. For officers, both junior and senior personnel registered a greater degree of satisfaction, Chief Warrant Officers being the lone exception.

Trends: Shipboard Habitability

Percent Satisfied

	Enlisted			Officers		
	1999	2002	2006	1999	2002	2006
Berthing aboard ship	21%	36%	49%	45%	62%	76%
Personal storage aboard ship		21%	29%		61%	69%
Privacy	12%	25%	37%	43%	61%	68%
Noise		32%	34%		41%	49%
Lighting		73%	64%		77%	72%
Drinking water		62%	65%		77%	83%
Opportunity to feel part of work team or division	49%	64%	74%	71%	88%	88%
Communication with family/friends ashore	37%	52%	64%	52%	66%	76%

13

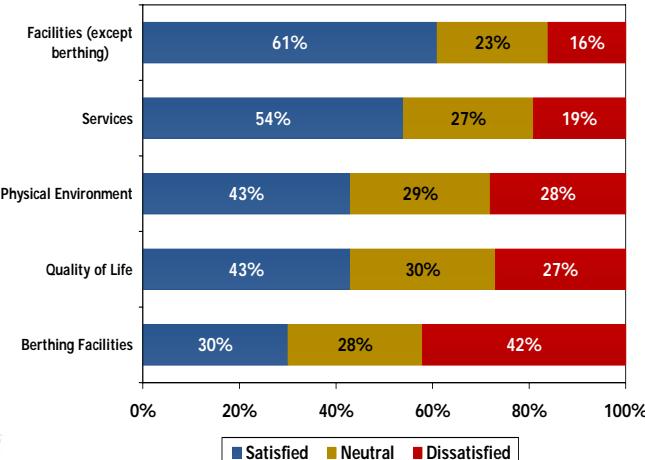
The improvement in attitudes toward shipboard life overall and by paygrade was mirrored in results concerning specific aspects of shipboard habitability. Every aspect measured at all three points in time showed at least a 17 point improvement in attitudes between 1999 and 2006. Most were in the 20 point range, with the greatest amount of improvement being obtained for berthing aboard ship—28 percentage points for enlisted (21% vs. 49%) and 31 percentage points for officers (45% vs. 76%). That much improvement in a span of seven years is noteworthy, considering the number of ships 15 years old or older in the fleet. Given the Navy's mission, these encouraging findings underscore the importance of the Navy QOL Survey—the only survey currently assessing shipboard life and QOL.

N P R S T



Enlisted Reactions to Habitability Areas

N P R S T



Take Away
A majority of enlisted were only satisfied with two areas.

14

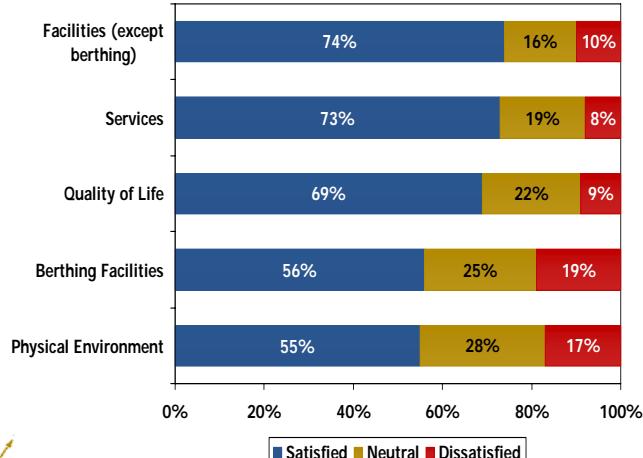
Scale scores were computed for each of the topic areas such as *facilities*. To compute a score, each respondent's coded responses (*completely dissatisfied* = 1, *dissatisfied* = 2, *somewhat dissatisfied* = 3, *neutral* = 4, *somewhat satisfied* = 5, *satisfied* = 6, *completely satisfied* = 7) were summed across items and a mean was computed. Mean scores between 1 and 3.5 were classified as *dissatisfied*, between 3.5 and 4.5 as *neutral*, and between 4.5 and 7.0 as *satisfied*.²

Examples of *facilities* were classrooms, space for physical fitness, and the library/multi-media resource center. Examples of *services* were medical/dental, laundry, and retail outlets such as the ship's store. *Physical environment* included noise, lighting, and humidity. Examples of *quality of life* were quantity of food, opportunity to get together with friends aboard the ship, and overall level of stress.

As shown, a majority of enlisted were satisfied in two areas: facilities (excluding berthing) and services and there was less satisfaction in the areas of physical environment, quality of life and berthing facilities.

² Technically, 1–3.5 means 1 to >3.49 but <3.5 and 3.5–4.5 means 3.5 to >4.49, but <4.5.

Officer Reactions to Habitability Areas



Take Away
In contrast to enlisted, a majority of officers were satisfied with the key habitability areas.

15

Compared to enlisted personnel (see previous slide), there were substantially fewer numbers of dissatisfied officers in two areas: *quality of life* (9% vs. 27%) and *berthing facilities* (19% vs. 42%). Overall, most officers were satisfied with the key habitability areas and few were dissatisfied.



Aspects of Shipboard Habitability: Enlisted

Most Satisfying Aspects	Satisfied
Feel part of work team/division	74%
Postal facilities	72%
Opportunity to get together with friends	68%
Drinking water	65%
Retail outlets (e.g., ship's store)	65%
Quantity of food	65%
Medical/dental services	64%
Communication with friends/family ashore	64%
Lighting	64%
Size of messroom	64%

Least Satisfying Aspects	Satisfied
Personal stowage volume	29%
Overall level of stress	29%
Bedding (wool blankets, feather pillows, sheets)	32%
Prevention of unnecessary noise in berthing area	33%
Noise (on ship overall)	34%
Number of heads specially designed for females	35%
Foam mattress	36%
Privacy	37%
Relaxation opportunities	39%
Quality of fixtures in heads	41%

16

Although enlisted were generally less satisfied with shipboard habitability than officers, a majority of enlisted were satisfied with some specific habitability aspects. Two of the top five most satisfying aspects were social in nature—the opportunity to feel part of a work team or division, and the opportunity to get together with friends on board. Topping the list of least satisfying aspects for enlisted was personal stowage, a major issue also found in the 2002 survey. Four issues, introduced for the first time in 2006, completed the list of the five least satisfying aspects. For example, few individuals considered overall level of stress to be a positive feature of shipboard life.

Aspects of Shipboard Habitability: Officers



Most Satisfying Aspects	Satisfied
Quantity of food	91%
Feel part of work team/division	88%
Size of messroom	84%
Drinking water	83%
Messroom tables/seats	83%
Medical/dental services	79%
Postal facilities	78%
Communication with friends/family ashore	76%
Berthing area	76%
Opportunity to get together with friends	76%

Least Satisfying Aspects	Satisfied
Time available for educational purposes	43%
Overall stress level	46%
Bedding (wool blankets, feather pillows, sheets)	46%
Number of heads specially designed for females	47%
Noise (ship overall)	49%
Prevention of unnecessary noise in berthing area	49%
Quality of fixtures in heads	53%
Foam mattress	53%
Cleanliness of head and shower areas	55%
Relaxation opportunities	55%

17

As with enlisted, the opportunity to feel part of a work team or division was one of the most satisfying aspects of shipboard life for officers. Topping the list of least satisfying aspects was time available for educational purposes, an issue introduced for the first time in 2006 by NAVSEA. This issue is considered to be a major driver of QOL aboard ship for officers trying to better themselves and advance their careers. As with enlisted, overall stress level was one of the least satisfying aspects of shipboard life. Given that women are now permitted to serve on most combat ships, it was noteworthy that less than half of officers were satisfied with the number of heads on board specifically designed for females.

Satisfaction with Habitability Related to Overall Satisfaction with Shipboard Life: First-term Enlisted

Take Away: Individuals who are dissatisfied (satisfied) with habitability are also dissatisfied (satisfied) overall with shipboard life.

Enlisted Correlation = .61

Shipboard Life				
Habitability	Dissatisfied	Neutral	Satisfied	Total
Dissatisfied	80%	13%	7%	100%
Neutral	62%	8%	30%	100%
Satisfied	19%	20%	61%	100%

18

While it seems obvious that shipboard habitability factors are related to satisfaction with shipboard life, to what extent are they related? To determine that, all 28 habitability items were combined into a Habitability Satisfaction Scale.³ A correlation of .61 ($p < .01$) was found, meaning that enlisted who were dissatisfied (satisfied) with habitability were also dissatisfied (satisfied) overall with shipboard life.

The strength of that relationship is captured in the cross-tabulation table shown above. Eighty percent of enlisted who were dissatisfied with shipboard habitability were also dissatisfied with shipboard life overall. Conversely, 61% of enlisted who were satisfied with shipboard habitability were also satisfied with shipboard life overall.

From this it seems that habitability plays an important role in an individual's overall satisfaction with shipboard life, although other factors such as satisfaction with the nature of work and the command likely are influential as well.

³An overall scale score was computed for each individual by summing their numerically coded responses across items, taking their average, and classifying mean scores for all individuals into *satisfied*, *neutral*, and *dissatisfied* categories.

Satisfaction with Habitability Related to Overall Satisfaction with Shipboard Life—Officers in First Obligation

Take Away: Individuals who are dissatisfied (satisfied) with habitability are also dissatisfied (satisfied) overall with shipboard life.

Officer Correlation = .61

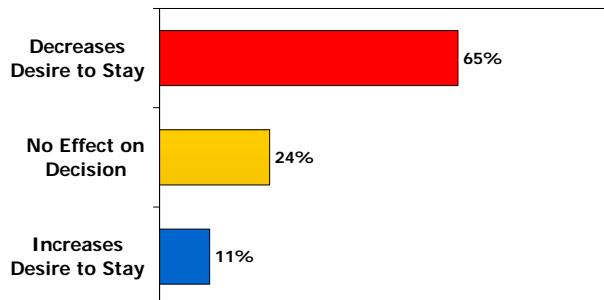
Shipboard Life				
Habitability	Dissatisfied	Neutral	Satisfied	Total
Dissatisfied	82%	10%	8%	100%
Neutral	46%	21%	33%	100%
Satisfied	14%	10%	76%	100%

19

The same relationship between habitability and overall satisfaction with shipboard life was found for officers, ($r = .61$). Eighty-two percent of officers who were dissatisfied with habitability were also dissatisfied with shipboard life overall. Conversely, 76 percent of officers who were satisfied with habitability were also satisfied with shipboard life overall.

First-term Enlisted: Impact of Shipboard Life

"What impact does shipboard life have on your desire to stay in the Navy?"



Take Away

Shipboard life had a negative impact on first-termers' career-continuance plans. Thus, it is important to identify the aspects they were most dissatisfied with (see next slide).

20

Previous administrations of the Navy QOL Survey have found that shipboard life was related to a Sailor's desire to remain in the Navy. In 2006, individuals were asked that directly in the survey. As shown, 65 percent of first-term enlisted reported that shipboard life decreased their desire to stay in the Navy. The implication of this and previous slides is that improvements in habitability that lead to increased satisfaction with shipboard life may mitigate some of this negative impact of shipboard life on retention intentions.

First Term Enlisted: Least Satisfying Aspects of Shipboard Habitability

Aspect	Satisfied
Personal stowage volume	30%
Overall level of stress	32%
Bedding (wool blankets, feather pillows, sheets)	34%
Number of heads specially designed for females	35%
Prevention of unnecessary noise in berthing area	35%
Noise	37%
Foam mattress	38%
Privacy	40%
Cleanliness of heads and shower areas	40%
Time available for educational purposes	41%

Take Away

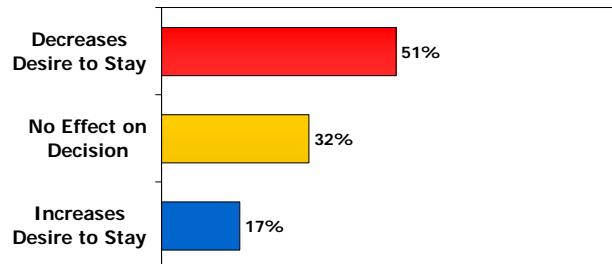
First-term enlisted express many of the same concerns as enlisted overall.

21

As indicated, a large majority of first-term enlisted reported that shipboard life decreased their desire to stay in the Navy. Many of their least satisfying aspects of shipboard habitability were the same as enlisted overall—personal stowage volume (30% satisfied), overall level of stress (32%), bedding (34%), and prevention of unnecessary noise in the berthing area (35%).

Officers in First Obligation: Impact of Shipboard Life

"What impact does shipboard life have on your desire to stay in the Navy?"



Take Away

Even though officers, as a group, were fairly satisfied with shipboard life, it was having a negative impact on officers in their first obligation.

22

When asked directly if shipboard life affected their desire to stay in the Navy, 51 percent of officers in their first obligation indicated that shipboard life decreased their desire to remain in the Navy, thus validating similar results found on past Navy QOL Surveys.

Officers in First Obligation: Least Satisfying Aspects of Shipboard Habitability

Aspect	Satisfied
Time available for educational purposes	43%
Overall level of stress	46%
Number of heads specially designed for females	46%
Bedding (wool blankets, feather pillows, sheets)	49%
Prevention of unnecessary noise in berthing area	51%
Noise	52%
Quality of fixtures in heads	53%
Relaxation opportunities	54%
Foam mattress	56%
Cleanliness of heads and shower areas	57%

Take Away
Officers in their first obligation express many of the same concerns as officers overall.

23

As with enlisted, many of the least satisfying factors identified by officers in their first obligation were the same as for officers overall; specifically, time available for educational purposes (43% satisfied), overall stress level (46%), number of heads specially designed for females (46%), and prevention of unnecessary noise in berthing area (51%). However, a new factor emerged that was specific to officers in their first obligation—bedding (wool blankets, feather pillows, sheets) (49%).

Shipboard Life -- New Items:
Satisfaction with Computer/Internet Access for
Educational/Personal Purposes*

Enlisted

Issue	Satisfied	Neutral	Dissatisfied
Amount of time computers are available to you to use	56%	15%	29%
Ability to access the Internet	40%	12%	48%
Number of computers available on board	40%	17%	43%
Length of time able to use computer before needed by someone else	42%	19%	39%
Length of time able to use computer before it's needed for work purposes	46%	22%	32%

Relatively high levels of dissatisfaction for computer/Internet access items

* Completed by those currently or recently deployed

24

Program managers who deal with habitability issues were interested in how satisfied personnel at sea were with the opportunity to access computers for personal purposes—for on-line educational courses and personal emails, as well as “surfing the Internet” for relaxation. Enlisted results suggested that there is room for improvement, with the number of dissatisfied individuals ranging from 29 percent for amount of time computers are available to use to 48 percent for ability to access the Internet.

Shipboard Life -- New Items:
Satisfaction with Computer/Internet Access for
Educational/Personal Purposes*

Officers

Issue	Satisfied	Neutral	Dissatisfied
Amount of time computers are available to you to use	73%	9%	19%
Ability to access the Internet	47%	11%	42%
Number of computers available on board	50%	13%	37%
Length of time able to use computer before needed by someone else	58%	15%	27%
Length of time able to use computer before its needed for work purposes	59%	17%	24%

* Completed by those currently or recently deployed

25

With the exception of amount of time computers are available to use during the week (where results were favorable), substantial numbers of officers at sea were dissatisfied with their ability to access computers in their off-time for personal reasons. Although fewer officers than enlisted were dissatisfied, ability to access the Internet remained the top complaint. Presumably, one of the reasons for that dissatisfaction was lack of connectivity while at sea.



Satisfaction with Residence

Group	BEQ/BOQ	Geo-Bachelor Quarters	On-Base Family Housing
Enlisted	66%	73%	79%
Officer	77%	87%	85%

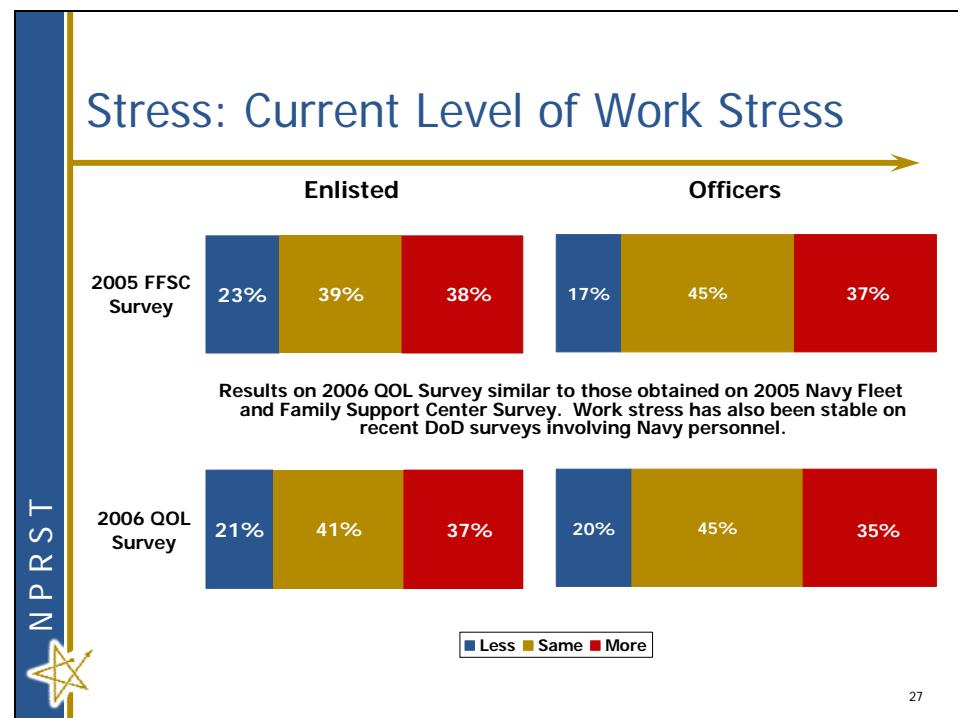
Personnel are satisfied with all types of housing except aboard ship.

Group	Off-base Family Housing	Own Home	Rent Off-Base	Aboard Ship
Enlisted	74%	87%	77%	27%
Officer	80%	93%	90%	43%

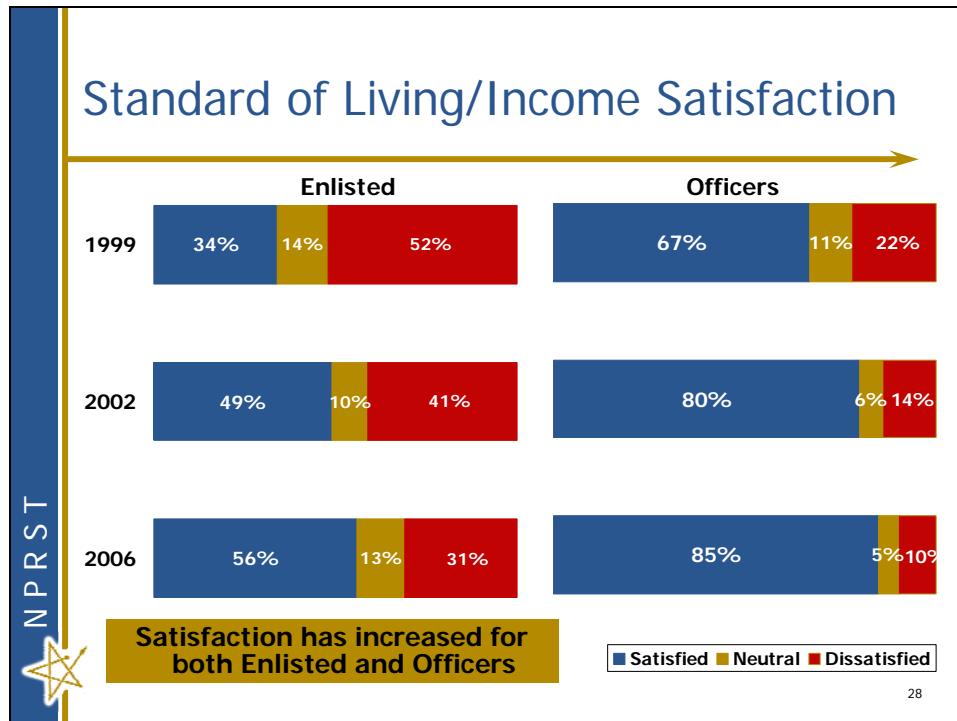
26

Personnel were asked, in a single item, to indicate how satisfied or dissatisfied they were with their residence. Sixty-six percent of enlisted were satisfied with the Bachelor Enlisted Quarters (BEQ), compared with 42 percent in the 1999 survey. Seventy-seven percent of officers were satisfied with the Bachelor Officer Quarters (BOQ), compared with 62 percent in 1999. So, it is clear that personnel believed that improvements have been made in this type of lodging over time.

The 27 percent satisfaction level found for enlisted aboard ship may apply to living aboard ship while in port when ship repairs or overhauls are being completed. In most instances, it is junior enlisted who are living on board.



With increased workload and TEMPO due to the Global War on Terror, there is concern about the current level of work stress of Navy personnel. This item was asked both on the 2006 Navy QOL Survey and on a 2005 Navy-wide survey of Fleet and Family Support Center Issues. In both surveys, a majority of personnel reported that they were experiencing the same or less stress than usual. On the negative side, over one-third reported experiencing more stress than usual.



Personnel were asked, in a single item, to indicate how satisfied or dissatisfied they were overall with their standard of living/income. The improvement in satisfaction level is noteworthy and should be publicized throughout the Fleet, since there remain anecdotal and media accounts that Sailors are underpaid and that many feel that way. As can be seen in this slide, a majority of enlisted were dissatisfied in 1999 with their standard of living/income. By 2006, however, a majority of enlisted were satisfied.

Standard of Living/Income

How satisfied are you with the following aspects of your financial situation?

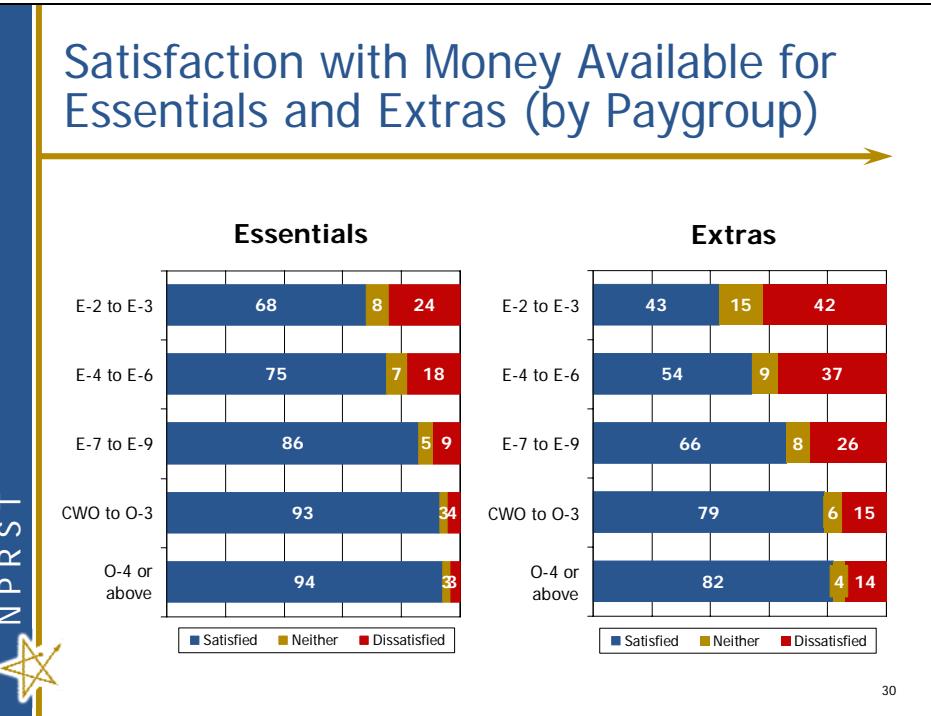
	Enlisted	Officers
Money available for essentials	75%	94%
Money available for extras	53%	80%
Money available for savings	46%	74%
Money available for investments	38%	70%

Trends: Satisfaction with money available...

	Enlisted			Officers		
	1999	2002	2006	1999	2002	2006
for essentials	61%	74%	75%	93%	96%	94%
for extras	31%	49%	53%	65%	79%	80%
for savings	26%	41%	46%	52%	69%	74%

29

Results show the value of having trend data to document the improvements in standard of living. For example, only a slight majority of enlisted (53%) indicated in 2006 that they had money available for extras. However, only 31 percent said they had money available for extras in 1999. Viewed in that light, the 53 percent represents considerable improvement. Similarly, while just less than half of enlisted currently said they had enough money for savings, only 26 percent had enough money for savings in 1999.

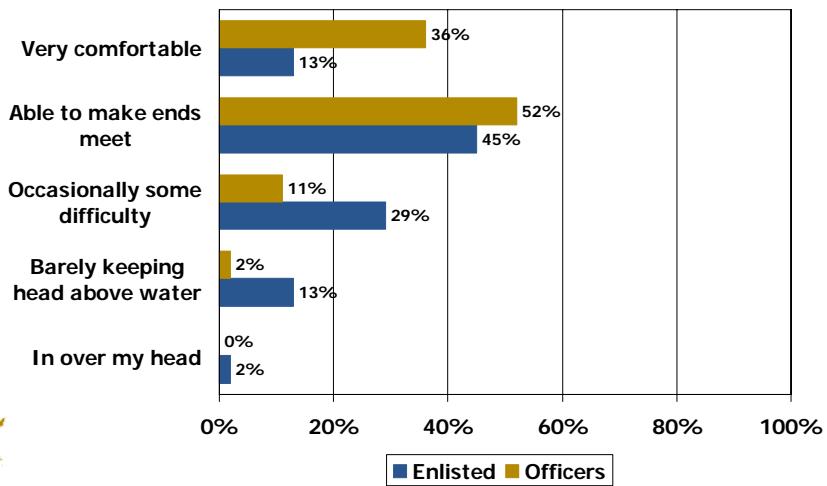


30

While the overall trends for financial items are positive, there are differences based on paygrade which reflect differences in pay. As expected, the higher the paygrade, the greater the number of personnel satisfied with the amount of money they had available for essentials and extras. Twenty-four percent of E-2s and E-3s reported that they were dissatisfied with the amount of money they had available for essentials. A substantial number of enlisted personnel were dissatisfied with the amount of money they had to spend on extras.

Standard of Living/Income

Which of the following best describes your own or your family's financial situation at this time?



31

The overall picture of the Navy family's financial situation was generally positive. Only 15 percent of enlisted reported that they were barely keeping their heads above water or in over their heads. And, a majority (58%) of enlisted stated that they were very comfortable or able to make ends meet. Officer results were uniformly positive with few reporting financial difficulties.

Predatory Lending

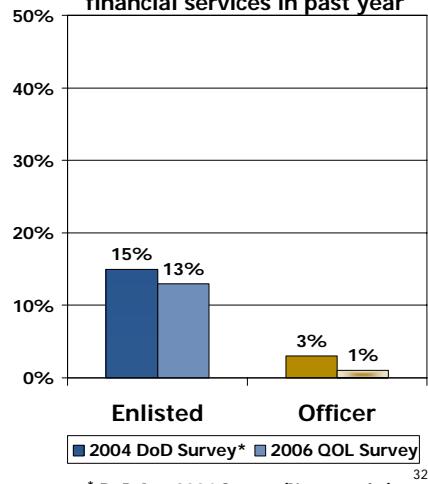
N P R S T



Predatory financial services used in past year

	Enlisted		Officers	
	2004 DoD	2006 QOL	2004 DoD	2006 QOL
Payday lender	9%	8%	1%	1%
Rent to buy	5%	3%	1%	0%
Automobile title pawn	1%	1%	0%	0%
Tax refund application loan	7%	4%	2%	0%

Used one or more predatory financial services in past year



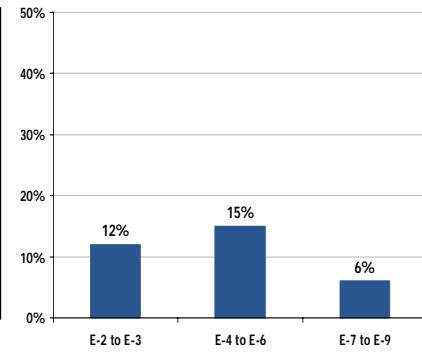
The Navy has recently become concerned that an increasing number of personnel, particularly enlisted, are being victimized by predatory financial services. Results indicated that, if anything, rates have decreased slightly over the last two years, with 13 percent of enlisted in 2006 indicating that they had used one or more of those types of services.



Predatory Financial Services Used in Past Year (Enlisted Paygroups)

Used one or More Predatory Financial Services in Past Year

Service	E-2 to E-3	E-4 to E-6	E-7 to E-9
Payday lender	8%	9%	4%
Rent to buy	4%	4%	1%
Automobile title pawn	1%	<1%	<1%
Tax refund application loan	3%	5%	2%



33

A breakout of 2006 survey data by enlisted paygrade showed that the most frequently used financial service was the payday lender. Somewhat surprising was the finding that E-4s to E-6s use predatory services at the same rate or greater than E-2s and E-3s, considering the fact that satisfaction with money available for essentials and extras increases with paygrade.

Predatory Financial Services: Enlisted *(by Region)*

Used One or More Predatory Financial Services in Past Year

Northeast	Mid-Atlantic	Midwest	South	Navy District Washington
13%	13%	11%	15%	11%

Southeast	Southwest	Northwest	Hawaii	Japan/Far East	Europe /Middle East
15%	15%	17%	4%	9%	6%

N P R S T



34

Results were highest within the Continental United States (CONUS), perhaps reflecting the greater prevalence of predatory loan businesses located close to CONUS military bases.

Financial Difficulties

Have any of the following things happened to you during the last year?

	Enlisted	Officer
Payday loan	8%	1%
Indebtedness letter to command	5%	1%
Crisis loan	4%	0%
Trouble over child support payments	2%	0%
Wages garnished	2%	0%
Car title loan	1%	0%
Repossession	1%	0%
Bankruptcy	1%	0%

Trends: Financial Difficulties

	Enlisted			Officer		
	1999	2002	2006	1999	2002	2006
Indebtedness letter to command	8%	4%	5%	0%	1%	1%
Repossession	2%	1%	1%	0%	0%	0%
Bankruptcy	2%	2%	1%	0%	0%	0%
Crisis loan	7%	4%	4%	0%	0%	0%

35

Eight percent of enlisted indicated that they had taken out a payday loan in the past year. This result is consistent with the finding presented earlier in the report for the most frequently used financial service. Overall, the percentage of enlisted reporting financial difficulties seems small. Further, the percentages over time (1999 to 2006) decreased.



Safety

Enlisted	QOL 2006	DOD 2005
Leadership sets positive example for safety	70%	57%
Safety training is part of every new personnel orientation	82%	67%
I understand the safety regulations relating to my duties	91%	84%
Leadership has published a written safety policy	75%	61%
Safety takes a backseat to performing duties	17%	19%

Officers	QOL 2006	DOD 2005
Leadership sets positive example for safety	84%	73%
Safety training is part of every new personnel orientation	84%	73%
I understand the safety regulations relating to my duties	94%	89%
Leadership has published a written safety policy	86%	74%
Safety takes a backseat to performing duties	6%	7%

Note: DOD 2005 are Navy results on the 2005 Status of Forces Survey conducted by DMDC

36

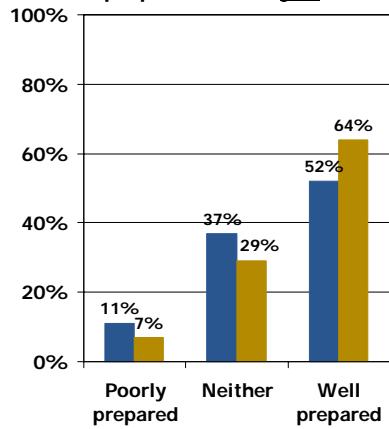
On every issue, there appeared to be an increased focus on and compliance with safety regulations and safe practices in 2006 than in 2005. Since two different surveys from two different organizations were involved, some of the improvement in perceptions may be due to differing methods used. However, it is unlikely that these differences would account for all the positive increase between 2005 and 2006. This positive increase may reflect the Navy's recent heightened attention to safety issues through its Operational Risk Management (ORM) program.

Sailor and Dependent Deployment Preparedness

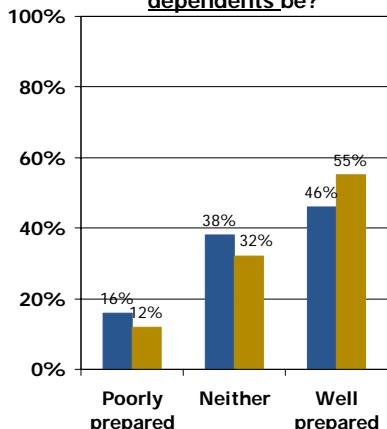
N P R S T



If asked to deploy in support of GWOT, how prepared would you be?



If asked to deploy in support of GWOT, how prepared would your dependents be?



37

A goal of Navy leadership is for personnel and their dependents to be well prepared if members are asked to deploy in support of Global War on Terrorism (GWOT). Both enlisted and officers thought their dependents were less prepared than they themselves were. It should be noted that although a majority of enlisted and officers believed they were well prepared; a large segment of each group did not share that opinion. Forty-eight percent of enlisted and 35 percent of officers reported they were not well prepared (i.e., they expressed a *neutral* attitude or said they were *poorly prepared*).

Sailor Deployment Preparedness

If you have to deploy on short notice in the future have you made provisions for each of the following?

	Enlisted			Officers		
	1999	2002	2006	1999	2002	2006
A will	45%	44%	48%	75%	75%	69%
Joint checking account	71%	78%	75%	92%	93%	91%
Power of attorney	49%	48%	57%	59%	63%	63%
Childcare	83%	83%	81%	93%	92%	87%
Eldercare	34%	47%	30%	64%	55%	41%
Care for pets	77%	77%	75%	87%	87%	78%
Updated SGLI	78%	88%	92%	87%	95%	95%
Updated Page 2	81%	91%	92%	90%	95%	95%
Storage of possessions	55%	66%	64%	62%	76%	65%
Payment of bills	79%	80%	84%	85%	87%	86%
Management of investments	71%	76%	77%	84%	91%	85%
Family health care		89%	89%		96%	94%

Percent "Yes"; those who indicated "Does not apply" are excluded

38

Several encouraging trends were found for enlisted when asked what personal or family provisions they had made in case they were asked to deploy on short notice. A greater percentage of enlisted in 2006 than in 1999 (≥ 10 points) said they had updated their SGLI (Service Group Life Insurance) and their Page 2 (provides emergency contact information). In one instance—arranging for eldercare—the number of enlisted fulfilling that responsibility decreased from 47 percent in 2002 to 30 percent in 2006.

In most instances, officer rates of completion were stable from 1999 to 2006, with two exceptions. The number of officers arranging for eldercare decreased from 55 percent in 2002 to 41 percent in 2006. And, the number of officers storing their possessions decreased from 76 percent in 2002 to 65 percent in 2006.

Sailor Preparedness: Pre-Deployment Briefings

Prior to your current or most recent deployment, did you receive pre-deployment briefings on?

	Enlisted	Officer
Legal matters (wills, power of attorney)	85%	90%
Family preparation for deployment	82%	87%
Family care plans	81%	83%
Cultural awareness and prevention of sexual assault	79%	74%
Children's preparation for deployment	77%	78%
Deployment preparation for singles	75%	74%
Financial plan for extended absence	73%	68%
Predatory loans (e.g., payday/check cashing, auto title pawn, etc.)	71%	62%

Percent "Yes;" those who indicated "Does not apply" are excluded

39

Large majorities of enlisted and officers had attended the Navy's pre-deployment briefings. Despite this encouraging finding, there is still room for improvement. The lowest percentage of enlisted attended the predatory loans briefing (71%), but that may reflect that the heightened focus on predatory lending is a relatively recent phenomenon.

Concerns for the Future

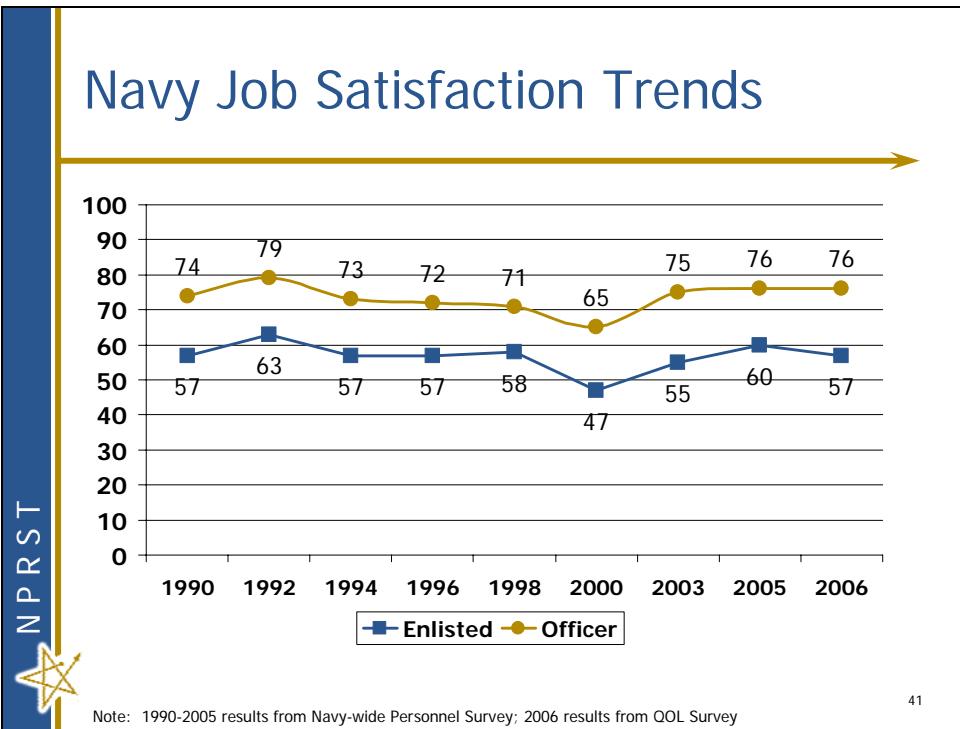
	Enlisted		Officer	
	2005 NPS	2006 QOL	2005 NPS	2006 QOL
I feel positive about my future Navy career	54%	45%	62%	57%
Navy personnel policies seem fair to me	51%	46%	65%	61%
Navy policies are retaining the best quality Sailors in the Fleet	40%	31%	39%	34%
I trust the Navy to look out for my best interests	31%	28%	24%	24%
I would encourage others to join the Navy	54%	47%	69%	64%
I would recommend Navy as a good place to work	56%	49%	72%	67%

Results generally lower than on 2005 NPS. Comments indicate increased concerns about Quality of Work Life issues and IA

Percent "Strongly agree" or "Agree"

40

Results suggest that enlisted and officers believed that personnel issues directly affecting them have become less of a priority to the Navy. An analysis of the written comments suggests that the main concerns relate to quality of work life issues (e.g., increased Tempo), with officers also concerned with the Individualized Augmentation (IA) Program.



41

Attitudes toward job satisfaction remained fairly constant over the years for both enlisted and officers. The only marked downswing in attitudes occurred in 2000. This downswing may have occurred in response to the Navy's increased emphasis on downsizing the force during that period.

Open-Ended Comments: Top 10 Issues

Enlisted		Officer	
Quality of Work Life	15%	Quality of Work Life	16%
Navy Issues	10%	IA/Mobilization/Deployment	10%
Family	9%	Navy Issues	9%
Promotion	6%	Family	8%
Pay	6%	Pay	8%
BAH	6%	BAH	5%
Housing	5%	Leadership	5%
PRT	5%	Health Care	5%
Health Care	3%	Housing	5%
Facilities	3%	Op-Tempo	4%

1,263 comments content-coded into categories. Top categories identified. Most comments more negative than main survey results (typical survey finding).

Q: "If you have comments or concerns that you were not able to express in answering the survey, please use the space below to tell us about them."

42

Open-ended comments were read and content-coded. Three issues emerged for officers that were absent for enlisted—the Individualized Augmentation Program, leadership concerns, and OPTEMPO. The fact the IA program received less attention from enlisted is surprising because appreciable numbers of them are selected for the program, and they have been subject to the same problems associated with the initial implementation of the program as officers (e.g., limited time between when they are notified that they have been selected for the program and when they are required to report).

Number of Navy-Sponsored Surveys Completed in Past 12 Months

	Enlisted	Officer
None	45%	27%
One	25%	27%
Two	17%	25%
Three	6%	12%
Four or more	7%	9%

N P R S T



43

A large majority of both enlisted and officers said that they completed no more than two surveys in the past 12 months, with a fairly large number (especially for enlisted) saying that they completed none. That is similar to what has been found in the past on other surveys which have asked similar questions. So, from a Navy standpoint, it does not look as if personnel are being “over surveyed.” However, other agencies (e.g., DOD) are also surveying the Fleet which may be contributing to the perception of Sailors being over surveyed.

Summary

Takeaways from the 2006 QOL Survey: Good News

- Command leadership generally promotes a “culture of fitness”
- Overall satisfaction with shipboard life has increased for enlisted
- Most are satisfied with their residence
- Both enlisted and officers reported increased satisfaction with standard of living/income
- Financial difficulties and use of predatory financial services decreased slightly for enlisted between 2004 and 2006

N P R S T



44

Two results seem clear: (1) most personnel are satisfied with their (on shore) residences and (2) most Sailors have their personal/financial affairs in order in case they have to deploy on short notice. This conclusion is drawn, because in both cases, positive results have been obtained at three different points in time (1999, 2002, and 2006).

Satisfaction with shipboard life and standard of living/income has clearly increased over time. Although various reasons have been suggested for the increased satisfaction with shipboard life (e.g., a renewed sense of mission after 9/11), they are educated guesses. The best way to definitely determine the reasons is to ask the experts—personnel themselves—through follow-up focus groups, surveys or polls. This recommendation also applies, to a lesser extent, to increased satisfaction with standard of living/income. Undoubtedly, pay increases have helped. However, better financial management and training may also be part of the explanation

Summary (cont.)

Takeaways from the 2006 QOL Survey:

Good News

- Safety results more positive than on 2005 DoD Survey
- Most Sailors have their personal/financial affairs in order in case they have to deploy on short notice
- Most personnel received all key pre-deployment briefings prior to current or most recent deployment

N P R S T



45

Safety and deployment briefings and preparation were positive areas on the 2006 QOL Survey. These positive results need continued monitoring over time to see if they are maintained on future surveys and polls.

Summary (cont.)

Takeaways from the 2006 QOL Survey:

Areas for Concern

- Despite Culture of Fitness emphasis, satisfaction with physical fitness about the same as in 2002 (about ¼ are dissatisfied)
- Although there has been improvement, less than half of enlisted were satisfied with shipboard life
- Less than half deployed aboard ship were satisfied with their ability to access the Internet for educational or personal purposes
- If asked to deploy in support of GWOT
 - just over half of enlisted and 2/3 of officers indicate that they would be well-prepared;
 - less indicate that their families would be well prepared
- Personnel continue to be concerned about future policy change and personnel practices, and their impact on their Navy jobs and careers

46

As indicated, less than half of enlisted were satisfied with shipboard life. Undeniably, shipboard life is arduous. However, on the positive side, results indicated that shipboard habitability seems to be improving.

Habitability, however, is only part of the equation. Other factors such as job satisfaction resources, leadership, and command climate are also important. Only a few studies have focused on these factors among deployed personnel (see Wilcove, 2007).

Recommendations

- Conduct detailed briefings for NAVSEA on Shipboard QOL/Habitability and for N15 on Predatory Lending and other QOL issues
- Address “concerns for future” issues with improved communications plans to reduce Sailor uncertainty and anxiety
- Reinforce emphasis on culture of fitness issues to improve on baseline assessments
- Publicize positive standard of living results to demonstrate positive gains that have been made
- Continue to address predatory lending issues
 - Utilize current survey findings to counteract false impressions of higher rates reported in non-scientific surveys and newspaper accounts.

47

The results of the 2006 Navy QOL Survey have been briefed to top Navy leaders and publicized to the Fleet.. An article about the survey results was published in the *Navy Times* (Amos, 18 June 2007). The results have also been shared with the Public Affairs Officers (PAO) Community to be included in their strategic communications efforts. Key findings in areas such as predatory lending will be continued to be monitored in future surveys.



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Appendix A: 2006 Navy QOL Survey



Chief of Naval Personnel
Washington, DC

Navy Quality of Life Survey 2006

Dear Survey Participant,

This survey will ask you a number of questions about how you feel about your quality of life (QOL). There are many aspects to QOL and this survey attempts to cover the major ones for most people. We think you will find most of the questions interesting and easy to answer because they ask you about YOUR life. Because all people don't feel the same way about what happens to them in everyday life, there are no right or wrong answers.

We are interested in YOUR opinions. We hope that you will answer each question carefully and frankly. Your answers will allow us to form an accurate assessment of QOL experienced by Navy personnel and help make improvements to Navy QOL. Your responses will never be singled out individually and you are free to leave blank any question you do not wish to answer. After the survey results are briefed to Navy leadership, we will send you a letter summarizing the results.

The 2006 Navy Quality of Life Survey is sponsored by the Chief of Naval Personnel. It is being conducted by the Institute for Organizational Assessment (PERS-14) at the Navy Personnel, Research, Studies, and Technology (NPRST division) of the Bureau of Naval Personnel. If you have any questions, please call or email us at:

Thank you VERY much for your opinions!

Informed Consent and Privacy Act Statement

2006 Navy Quality of Life Survey

You are being invited to take part in a research study titled "2006 Navy Quality of Life Survey", conducted by the Navy Personnel Research, Studies, and Technology (NPRST) division of the Bureau of Naval Personnel. Your decision to take part is voluntary and you may refuse to take part, or choose to stop taking part, at any time. A decision not to take part, or to stop being a part of the research project, will not negatively impact you in any way.

Public Law 93-579, called the Privacy Act of 1974, requires that you be informed of the purpose of this survey and of the uses to be made of the information collected. Authority to request this information is granted under 10 U.S.C. 5031 and 5032, and 5 U.S.C. 301: Executive Order 9397. License to administer this survey is granted per OPNAVINST 5300.8B under OPNAV Report Control Symbol 1700-5, which expires 31 Dec 2009.

PURPOSE/ROUTINE USES: The purpose of this questionnaire is to collect information concerning quality of life in the Navy. Results of the survey will be provided to Navy leadership to identify areas that require improvement.

PARTICIPATION: Completion of this questionnaire is entirely voluntary. Failure to respond to any of the questions will NOT result in any penalties except possible lack of representation of your views in the final results and outcomes. You may discontinue participation at any time without penalty. There is no direct benefit from being in this study; however, taking part may help improve Navy policies, programs, and/or procedures for Navy personnel in the future.

RISK(S): The only risk to you is inappropriate disclosure of data you provide. However, NPRST has a number of procedures in place to ensure that the data collected is safe and protected.

CONFIDENTIALITY: All responses will be held in confidence by NPRST. Information you provide will be statistically summarized with the responses of others, and will not be attributable to any single individual. The information provided will not become part of your military record and will not affect your career in any way. You are asked to provide your SSN. It will be used only to conduct retention and other follow-on research as needed.

QUESTIONS: If you have any questions about this research study, please contact the Project Director, Dr. Gerry Wilcove at DSN 882-4646 or (901) 874-4646.. If you have any questions regarding Human Subjects issues, please contact the NPRST Protection of Human Subjects Committee, DSN 882-4994, (901) 874-4994 or email nprstirb@navy.mil.

NPRST PHS STATEMENT: This study (NPRST2006001) has been reviewed by the Navy Personnel Research, Studies, & Technology division's Protection of Human Subjects (PHS) Committee of the Bureau of Naval Personnel. For any questions about research subject's rights, call the NPRST PHS at (901) 874-4994, e-mail npsrstirb@navy.mil .

Do you voluntarily agree to participate in this survey?

Yes (Survey forwards to next survey question)
 No (Survey automatically forwards participant to thank you page)

HEALTH and FITNESS

Has your leadership provided you with time to support the Navy's "culture of fitness?"

Yes
 No
 Don't know/Not applicable

At your command, which of the following best characterizes the focus of physical fitness ?

Consistent fitness and wellness is important
 There is only emphasis on passing a test
 Not important at my command
 Adequate time is not available
 Other _____

How satisfied are you with the following aspects of your health and health care?

	Completely satisfied	Satisfied	Somewhat satisfied	Neutral	Somewhat dissatisfied	Dissatisfied	Don't know N/A	Completely dissatisfied
a. Your endurance	0	0	0	0	0	0	0	0
b. Your level of energy	0	0	0	0	0	0	0	0
c. How well you sleep	0	0	0	0	0	0	0	0
d. The amount of sleep you get	0	0	0	0	0	0	0	0
e. Your current weight	0	0	0	0	0	0	0	0
f. Your physical fitness								
g. The amount of stress in your life	0	0	0	0	0	0	0	0
h. Your medical care	0	0	0	0	0	0	0	0
i. Your dental care	0	0	0	0	0	0	0	0
j. Your dependent's medical care	0	0	0	0	0	0	0	0
k. Your dependent's dental care	0	0	0	0	0	0	0	0

SHIPBOARD HABITABILITY

In this section, "deployment" is defined as scheduled time away from homeport for 90 days or more/60 days or more for submariners

In the past three years have you been deployed aboard an afloat unit (e.g., ship, submarine)?

Yes
 No

Are you currently deployed aboard an afloat unit?

Yes
 No

If you answered "No" to both previous questions, SKIP to the **HOUSING** section.

Answer the following questions for your current or most recent service onboard an afloat unit.

Select the type of ship that your answers refer to:

Aircraft Carrier
 Cruiser
 Destroyer types (includes frigates)
 Minecraft
 Submarine
 Tender/Repair ship
 Reserve Unit
 Service Force ship
 Amphibious ship
 Amphibious craft
 Other

Specify the apparent age of the ship:

5 years or less
 6 – 10 years old
 11 – 15 years old
 More than 15 years old

Specify the class of the ship (or enter "Don't know") _____

Select those below available on your ship (Mark ALL that apply):

Recreation/lounge spaces
 Library
 Multi-media resource center
 Ship store/Snack bar
 Physical fitness room
 Counseling office
 Chapel
 Internet access
 E-mail for personal use
 Vending machines
 Hobby shop

Please select the activities that help you relax the most aboard ship (Mark ALL that apply).

Sleeping
 Snacking
 Playing cards or board games
 Physical fitness activities
 Reading
 Watching television
 Listening to music
 Socializing with others
 Writing letters
 E-mail
 Calling home
 Surfing the Internet
 Electronic games
 Hobbies
 Religious pursuits
 Receive counseling
 Other (Please specify) _____

In general, how did you find the temperature in the berthing area on your current or most recent deployment?

Comfortable
 Too cold
 Too hot

In general, how did you find the temperature in your work area on your current or most recent deployment?

Comfortable
 Too cold
 Too hot

Rate your level of **SATISFACTION** or **DISSATISFACTION** with the following aspects of shipboard life for your current or most recent deployment.

Being able to access educational courses online, to send personal emails, and to relax by surfing the Internet depends on many factors. How SATISFIED or DISSATISFIED ARE YOU WITH:

Factor	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied	Does not apply/Not applicable
a. The amount of time computers are available to you to use during the week	0	0	0	0	0	0
b. Your ability to access the Internet	0	0	0	0	0	0
c. The number of computers available on board	0	0	0	0	0	0
d. The length of time you are able to use a computer before it is needed by someone else	0	0	0	0	0	0
e. The length of time you are able to use a computer before it is needed for work purposes	0	0	0	0	0	0

What impact does shipboard life have on your desire to stay in the Navy

- 0 Greatly increases desire to stay
- 0 Increases desire to stay
- 0 No effect on decision
- 0 Decreases desire to stay
- 0 Greatly decreases desire to stay

OPEN-ENDED QUESTIONS

What three aspects of shipboard life do you like the most?

What three aspects of shipboard life do you like the least?

What three shipboard changes do you feel would most improve your quality of life at sea?

HOUSING

HOUSING means the place where you live ashore. IF YOU ARE AT SEA, answer the questions in this section for housing ashore.

Where do you live at your PERMANENT DUTY STATION?

- 0 BEQ or BOQ
- 0 Geographic bachelor's quarters
- 0 Military family housing (on base)
- 0 Military family housing (off base)
- 0 Own my home (or pay mortgage)
- 0 Rent off-base housing
- 0 Aboard ship
- 0 Other

How satisfied are you with the following aspects of your housing?

Aspect	Does not apply	Completely satisfied	Completely dissatisfied	Satisfied	Somewhat satisfied	Neutral	Somewhat dissatisfied	Disatisfied	Completely dissatisfied
a. The attractiveness of the exterior of your housing	0	0	0	0	0	0	0	0	0
b. The floor plan of your housing	0	0	0	0	0	0	0	0	0
c. The privacy of your housing	0	0	0	0	0	0	0	0	0
d. The comfort of your housing (e.g., is it too hot, too cold, too noisy?)	0	0	0	0	0	0	0	0	0
e. The condition of your housing (e.g., is it well maintained?)	0	0	0	0	0	0	0	0	0
f. Quality of the building	0	0	0	0	0	0	0	0	0
g. The number of appliances in your housing	0	0	0	0	0	0	0	0	0
h. Quality of appliances (if provided by the government)	0	0	0	0	0	0	0	0	0
i. Quality of fixtures (faucets, light fixtures, shower heads)									
j. The amount of space in your housing	0	0	0	0	0	0	0	0	0
k. The amount of storage in your housing (closets and other storage space)	0	0	0	0	0	0	0	0	0

Aspect	Does not apply	Completely satisfied	Satisfied	Somewhat satisfied	Neutral	Somewhat dissatisfied	Disatisfied	Completely dissatisfied
I. The number of bedrooms	0	0	0	0	0	0	0	0
m. The cost of your housing	0	0	0	0	0	0	0	0
n. Distance of housing from duty station	0	0	0	0	0	0	0	0
o. Location of housing	0	0	0	0	0	0	0	0

Are you currently receiving the Basic Allowance for Housing (BAH) to live in off-base civilian housing?

- 0 Yes
- 0 No

What is the difference between your monthly housing costs (i.e., rent, mortgage, utilities, and homeowners/renters insurance) and the BAH allowance you receive?

- 0 N/A, I do not receive BAH
- 0 I do not pay more than the BAH
- 0 Less than \$200 each month
- 0 \$200-399 each month
- 0 \$400-599 each month
- 0 \$600-799 each month
- 0 \$800-999 each month
- 0 \$1,000 or more each month

NEIGHBORHOOD

If you are in bachelor quarters, **NEIGHBORHOOD** refers to the immediate area around your quarters.

How satisfied are you with the following aspects of your neighborhood?

Aspect	Does not apply	Completely satisfied	Satisfied	Somewhat satisfied	Neutral	Somewhat dissatisfied	Disatisfied	Completely dissatisfied
a. The safety of your neighborhood	0	0	0	0	0	0	0	0
b. The public services in your neighborhood (e.g., trash collection, mail delivery, police protection)	0	0	0	0	0	0	0	0
c. The appearance of your neighborhood	0	0	0	0	0	0	0	0
d. The condition of other dwellings in the neighborhood	0	0	0	0	0	0	0	0
e. The friendliness of people living in your neighborhood	0	0	0	0	0	0	0	0
f. The transportation services in your neighborhood	0	0	0	0	0	0	0	0
g. The sense of community in your neighborhood	0	0	0	0	0	0	0	0
h. The availability of retail services in your neighborhood (e.g., groceries, dry cleaning, etc.)	0	0	0	0	0	0	0	0
i. The amount of time it takes you to get to work	0	0	0	0	0	0	0	0

j. The availability of recreation programs/facilities in your neighborhood	0	0	0	0	0	0	0
k. The availability of parking in your neighborhood	0	0	0	0	0	0	0
l. The quality of schools in your neighborhood	0	0	0	0	0	0	0

COMMUNITY SUPPORT

To what extent do you AGREE or DISAGREE with the following statements about your base or community?

Statement	Does not apply	Strongly disagree	Strongly agree
a. People can depend on each other.	0	0	0
b. Families find it easy to make connections with other families.	0	0	0
c. If I had an emergency, even people I do not know would be willing to help.	0	0	0
d. Families assume responsibility for making this location a better place to live and work.	0	0	0
e. Service members assume responsibility for making this location a better place to live and work.	0	0	0
f. This location is a good place for Navy spouses.	0	0	0
g. This location is a good place for bringing up children.	0	0	0

STRESS

In the past month, how often have you...

	Never	Almost never	Some-times	Fairly often	Very often
a. Been upset because of something that happened unexpectedly?	0	0	0	0	0
b. Felt that you were unable to control the important things in your life?	0	0	0	0	0
c. Felt nervous and stressed?	0	0	0	0	0
d. Felt confident about your ability to handle your personal problems?	0	0	0	0	0
e. Felt that things were going your way?	0	0	0	0	0
f. Found that you could not cope with all of the things you had to do?	0	0	0	0	0
g. Been able to control irritations in your life?	0	0	0	0	0
h. Felt that you were on top of things?	0	0	0	0	0
i. Been angered because of things that were outside of your control?	0	0	0	0	0
j. Felt difficulties were piling up so high that you could not overcome them?	0	0	0	0	0

Think of your current command, activity, or ship. How much do you AGREE or DISAGREE with the following statements?

Statement	Strongly agree	Agree	Neither	Disagree	Strongly disagree
a. I receive clear directions on what I need to accomplish on the job.	0	0	0	0	0
b. I receive a reasonable amount of work to do in the time available.	0	0	0	0	0
c. The physical demands of the job are satisfactory to me.	0	0	0	0	0
d. I am satisfied with my work schedules.	0	0	0	0	0
e. The Navy treats its personnel fairly.	0	0	0	0	0
f. My immediate supervisor is fair.	0	0	0	0	0
g. I am satisfied with the leadership shown by my immediate supervisor.	0	0	0	0	0
Statement	Strongly agree	Agree	Neither	Disagree	Strongly disagree
h. My Navy career gets in the way of my ability to have or maintain a personal life.	0	0	0	0	0
i. I am satisfied with the physical working conditions of my job site.	0	0	0	0	0
j. The amount of time I have off (leave, liberty, other) is satisfactory.	0	0	0	0	0
k. The supply of spare parts/supplies is adequate for me to do my job properly.	0	0	0	0	0
l. The conditions in which I work make my job easier (i.e., lighting, air quality, temperature, & noise level).	0	0	0	0	0
m. New technology (e.g., advancements in hardware & software) has generally helped me in my job.	0	0	0	0	0
n. New technology has its share of problems.	0	0	0	0	0
o. I believe that I have job security.	0	0	0	0	0
p. I am optimistic about my chances for promotion.	0	0	0	0	0
q. My job allows me to get a good night's sleep.	0	0	0	0	0

Overall, how would you rate the current level of stress in your WORK life?

- 0 Much less than usual
- 0 Less than usual
- 0 About the same as usual
- 0 More than usual
- 0 Much more than usual

Overall, how would you rate the current level of stress in your PERSONAL life?

- 0 Much less than usual
- 0 Less than usual
- 0 About the same as usual
- 0 More than usual
- 0 Much more than usual

What impact does your OVERALL level of stress have on your desire to stay in the Navy?

- 0 No effect on decision
- 0 Decreases desire to stay somewhat
- 0 Decreases desire to stay a fair amount
- 0 Decreases desire to stay
- 0 Greatly decreases desire to stay

STANDARD OF LIVING/INCOME

The following questions ask about your financial status. The results will be presented in a manner that ensures that you cannot be identified. The information from these questions will be used by senior Navy leaders to evaluate current pay and benefit policies and programs.

How satisfied are you with the following aspects of your financial situation?

Aspect	Completely satisfied	Satisfied	Somewhat satisfied	Neutral	Somewhat dissatisfied	Dissatisfied	Does not apply
a. Money available for essentials	0	0	0	0	0	0	0
b. Money available for extras	0	0	0	0	0	0	0
c. Money available for savings	0	0	0	0	0	0	0
d. Money available for investments	0	0	0	0	0	0	0
e. If you have children, how satisfied are you with what you can provide them?	0	0	0	0	0	0	0

Which of the following best describes your own or your family's financial situation at this time?

- 0 Very comfortable and secure
- 0 Able to make ends meet without much difficulty
- 0 Occasionally have some difficulty making ends meet
- 0 Tough to make ends meet but keeping my/our head above water
- 0 In over my/our head

What percent of your total family income is provided by each of the following sources?

Source	0%	1-20%	21-40%	41-60%	61-80%	81-100%	Does not apply
a. Your Navy job	0	0	0	0	0	0	0
b. Civilian 2 nd job	0	0	0	0	0	0	0
c. Spouse income	0	0	0	0	0	0	0
d. Return on financial investments	0	0	0	0	0	0	0
e. Other financial assistance (child support, Medicaid, etc.)	0	0	0	0	0	0	0

Have any of the following things happened to you during the last year? (Mark ALL that apply).

- 0 Indebtedness letter to your command
- 0 Repossession of something purchased
- 0 Bankruptcy
- 0 Crisis loan from military relief organization
- 0 Trouble over child support payments
- 0 Needed to take out a payday loan
- 0 Needed to take out a car title (pawn) loan
- 0 Garnishment of wages (not including child support or alimony)
- 0 None of the above

Have you or your spouse used any of the following financial services in the past 12 months? (Mark all that apply)

- 0 Payday lender
- 0 Rent to buy
- 0 Automobile title pawn
- 0 Tax refund application loan

Currently, how much do you (and your spouse) owe on PERSONAL UNSECURED debt

Include: credit cards; debt consolidation loans; AAFES, NEXCOM, student, and personal loans.

Exclude: mortgage loans, car loans, boat loans, etc.

- None
- Less than \$1,000
- \$1,000 - \$4,999
- \$5,000 to \$9,999
- \$10,000 to \$24,999
- \$25,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 or more

Currently, how much do you (and your spouse) owe on PERSONAL SECURED debt?

Include: long-term lines of credit associated with property (home mortgage, car/boat loans, etc.)

- None
- Less than \$10,000
- \$10,000 to \$24,999
- \$25,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 to \$124,999
- \$125,000 to \$149,999
- \$150,000 to \$299,000
- \$300,000 or more

How close do you live to the nearest Exchange or Commissary?

- 0 0-5 miles
- 0 6-10 miles
- 0 11-16 miles
- 0 17-20 miles
- 0 More than 20 miles

To what extent does the base Exchange help save money and make ends meet?

- 0 A great deal
- 0 Quite a bit
- 0 Some
- 0 A little
- 0 Not at all

To what extent does the Commissary help save money and make ends meet?

- 0 A great deal
- 0 Quite a bit
- 0 Some
- 0 A little
- 0 Not at all

Where does your family shop for food?

- 0 Does not apply
- 0 Exclusively at the Commissary
- 0 Mostly at the Commissary

0 About 50-50 at the Commissary and civilian stores
 0 Mostly at civilian stores
 0 Exclusively at civilian stores

Where does your family shop for clothing, personal items, and household items?

0 Does not apply
 0 Mostly at the Exchange
 0 Exclusively at the Exchange
 0 About 50-50 at the Exchange and civilian stores
 0 Mostly at civilian stores
 0 Exclusively at civilian stores

What impact does your standard of living/income have on your desire to stay in the Navy?

0 Greatly increases desire to stay
 0 Increases desire to stay
 0 No effect on decision
 0 Decreases desire to stay
 0 Greatly decreases desire to stay

SAILOR PREPAREDNESS

SAILOR PREPAREDNESS refers to your preparation and ability to perform your Navy job. This includes your formal and on-the-job training, your preparations for deployment, and other factors that may impact your job.

If you have to deploy on short notice in the future (i.e., in support of Global War on Terror), have you made provisions for each of the following (yes or no)? *Mark the "Does not apply" circle for those that do not apply to you.*

Provisions	Yes	No	Does not apply
a. A will	0	0	0
b. A joint checking account	0	0	0
c. A power of attorney	0	0	0
d. Childcare	0	0	0
e. Elder care	0	0	0
f. Care for pets	0	0	0
g. An updated SGLI	0	0	0
h. An updated Page 2	0	0	0
i. Storage of possessions	0	0	0
j. Payment of bills	0	0	0
k. Management of investments	0	0	0
l. Family health care	0	0	0

If you were asked to deploy in support of the Global War on Terror (GWOT), how prepared would you be?

0 Well prepared
 0 Neither prepared nor unprepared
 0 Poorly prepared

If you were asked to deploy in support of the Global War on Terror (GWOT), how prepared would your dependents be?

0 Not applicable, I do not have dependents
 0 Well prepared
 0 Neither prepared nor unprepared
 0 Poorly prepared

Prior to your current or most recent deployment did you receive pre-deployment briefings on:

a. Legal matters (Wills, Power of Attorney)	0	0	0
b. Family care plans	0	0	0
c. Family Preparation for deployment	0	0	0
d. Children's preparation for deployment	0	0	0
e. Deployment preparation for singles	0	0	0
f. Financial plan for extended absence	0	0	0
g. Cultural awareness and prevention of sexual assault	0	0	0
h. Predatory loans (e.g., payday/check cashing, auto title pawn, income tax refund advance, rent-to-own furniture)	0	0	0

SAFETY

How much do you agree or disagree with each of the following statements?

Statement	Strongly agree	Agree	Neither	Disagree	Strongly disagree	Don't know
a. Safety takes a back seat to performing duties.	0	0	0	0	0	0
b. Leadership has published a written policy that expresses their attitude about personnel safety.	0	0	0	0	0	0
c. I understand the safety regulations relating to my duties.	0	0	0	0	0	0
d. Safety training is part of every new personnel orientation.	0	0	0	0	0	0
e. Leadership sets a positive safety example through their words and actions.	0	0	0	0	0	0

OVERALL REACTIONS TO NAVY LIFE

How satisfied are you with the military way of life?

0 Very satisfied
 0 Satisfied
 0 Neither satisfied nor dissatisfied
 0 Dissatisfied
 0 Very dissatisfied

How much do you AGREE or DISAGREE with the following statements?

Statement	Strongly agree	Agree	Neither	Disagree	Strongly disagree
a. Overall, I am satisfied with my command leadership.	0	0	0	0	0
b. In the past 6 months, I've heard rumors about new policies, which make me worry about my career.	0	0	0	0	0
c. I feel positive about my future Navy career.	0	0	0	0	0
d. I am concerned that future policy changes will hurt my job.	0	0	0	0	0
e. The Navy's personnel policies seem fair to me.	0	0	0	0	0

Statement	Strongly agree	Satisfied	Neither	Disagree	Strongly disagree
	Agree				
f. The Navy's policies are retaining the best quality Sailors in the Fleet.	0	0	0	0	0
g. I trust the Navy to look out for my best interests.	0	0	0	0	0
h. If asked today, I would encourage others to join the Navy	0	0	0	0	0
i. I would recommend the Navy as a good place to work.	0	0	0	0	0
j. I feel like "part of the team" in the Navy.	0	0	0	0	0
k. My leadership treats me with dignity and respect.	0	0	0	0	0
l. I feel encouraged to lead others.	0	0	0	0	0
m. During the past year, the Navy has provided me with opportunities to learn and to grow.	0	0	0	0	0
n. I am able to pay my bills and meet my financial obligations with the pay I receive.	0	0	0	0	0

f. Residence	0	0	0	0	0	0	0
g. Neighborhood	0	0	0	0	0	0	0
h. Leisure & recreation	0	0	0	0	0	0	0
i. Friends and friendships	0	0	0	0	0	0	0
j. Relationships with relatives	0	0	0	0	0	0	0
k. Marriage/Intimate relationship	0	0	0	0	0	0	0
l. Relationship with your children	0	0	0	0	0	0	0
m. Personal development	0	0	0	0	0	0	0
n. Standard of living/Income	0	0	0	0	0	0	0
o. Spiritual well-being	0	0	0	0	0	0	0

ORGANIZATIONAL COMMITMENT

How much do you AGREE or DISAGREE with the following statements?

Statement	Strongly agree	Agree	Neither	Disagree	Strongly disagree
a. The Navy has a great deal of personal meaning for me.	0	0	0	0	0
b. I feel like I'm "part of the family" in the Navy.	0	0	0	0	0
c. I feel "emotionally attached" to the Navy.	0	0	0	0	0
d. I do not think that I could easily become as attached to another organization as I am to the Navy.	0	0	0	0	0
e. I feel a strong sense of belonging in the Navy.	0	0	0	0	0

Considering everything, how satisfied are you with your Navy job?

- 0 Very satisfied
- 0 Satisfied
- 0 Neither satisfied nor dissatisfied
- 0 Dissatisfied
- 0 Very dissatisfied

How satisfied are you overall with the support the Navy has provided for your family?

- 0 Not applicable
- 0 Very satisfied
- 0 Satisfied
- 0 Neither satisfied nor dissatisfied
- 0 Dissatisfied
- 0 Very dissatisfied

How satisfied are you OVERALL in each of the following areas?

Area	Completely satisfied	Satisfied	Somewhat satisfied	Neutral	Somewhat dissatisfied	Completely dissatisfied	Does not apply
a. Career development	0	0	0	0	0	0	0
b. Your current job	0	0	0	0	0	0	0
c. Shipboard life	0	0	0	0	0	0	0
d. Personal health	0	0	0	0	0	0	0
e. Preparedness to do your job	0	0	0	0	0	0	0

- 0 Very satisfied
- 0 Satisfied
- 0 Neither satisfied nor dissatisfied
- 0 Dissatisfied
- 0 Very dissatisfied

How likely is it that you will stay in the Navy at least until you are eligible to retire? MARK ONLY ONE ANSWER.

- 0 Does not apply/Involuntarily separating
- 0 Eligible to retire now
- 0 Definitely will stay in the Navy until retirement
- 0 Probably will stay in the Navy until retirement
- 0 Don't know if I will stay in the Navy until retirement
- 0 Probably will NOT stay in the Navy until retirement
- 0 Definitely will NOT stay in the Navy until retirement

At your next decision point, how likely is it that you will remain in the Navy (enlisted: reenlisting or extending; officers: accepting new orders or extending)?

- 0 Does not apply/involuntarily separating
- 0 Very unlikely
- 0 Unlikely
- 0 Undecided
- 0 Likely
- 0 Very likely

BACKGROUND

Are you:

- Male
- Female

What is your marital status?

- Single, never married
- Married for the first time
- Remarried (was divorced or widowed)
- Legally separated (or filing for divorce)
- Divorced
- Widowed

Has your marital status changed in the last 12 months? (Mark ALL that apply)

- No
- Yes, became married
- Yes, became legally separated from spouse
- Yes, began divorce proceedings
- Yes, became divorced
- Yes, became widowed

What is your current paygrade?

<input type="radio"/> E-1	<input type="radio"/> W-2	<input type="radio"/> O-1/O-1E
<input type="radio"/> E-2	<input type="radio"/> W-3	<input type="radio"/> O-2/O-2E
<input type="radio"/> E-3	<input type="radio"/> W-4	<input type="radio"/> O-3/O-3E
<input type="radio"/> E-4	<input type="radio"/> W-5	<input type="radio"/> O-4
<input type="radio"/> E-5		<input type="radio"/> O-5
<input type="radio"/> E-6		<input type="radio"/> O-6
<input type="radio"/> E-7		<input type="radio"/> O-7 or above
<input type="radio"/> E-8		
<input type="radio"/> E-9		

If enlisted, are you in your first enlistment/extension, or if an officer, are you in your initial obligation/extension?

- Yes
- No

What is your current billet?

- CONUS Shore Duty (Type 1)
- CONUS Homeported Deployable Sea Duty (Type 2)
- OCONUS Shore Duty (counts as sea duty for rotational purposes) (Type 3)
- OCONUS Homeported Deployable Sea Duty (Type 4)
- OCONUS Shore Duty (counts as shore duty for rotational purposes) (Type 6)
- Other duty (e.g., Duty under Instruction, special duty)
- I Don't know

What is your current duty station?

- Northeast US (e.g., Rhode Island, New York)
- Mid-Atlantic US (e.g., Virginia, Pennsylvania)
- Midwest US (e.g., Great Lakes, Illinois)
- South US (e.g., Texas, Louisiana)
- Navy District Washington (e.g., D.C., Maryland)
- Southeast/Gulf Coast US (e.g., Florida, Mississippi, Georgia)
- Southwest US (e.g., California, Arizona, Nevada)
- Northwest US (e.g., Washington, Oregon)
- Hawaii
- Japan/Far East
- Europe/Middle East
- Other

To what type of ship/activity are you currently assigned?

- Afloat staff
- Aircraft Carrier
- Amphibious craft (e. g., LCAC)
- Amphibious ship (e. g., LSD, LST, LHD, LHA)
- Aviation Squadron/Detachment (sea deployed)
- Aviation Squadron/Detachment (shore deployed)
- Cruiser
- Destroyer types (includes frigates)
- Minecraft
- Reserve Unit
- Service Force ship (e.g., USNS, auxiliaries)
- Shore based deployable unit (e.g., Seabees, EOD)
- Shore or Staff Command
- Special Warfare Unit
- Submarine
- Tender/Repair ship
- Training Command
- Other

Are you of Spanish, Hispanic, or Latino origin?

- Yes
- No

What is your race? Mark one or more races to indicate What you consider yourself to be.

- American Indian or Alaska Native
- Asian (e.g., Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese)
- Black or African-American
- Native Hawaiian or other Pacific Islander (e.g., Samoan, Guamanian, Chamorro)
- White
- Other

Do you have any dependents? MARK ALL THAT APPLY.

- No, I have no dependents
- Current Spouse (non-military)
- Former Spouse (non-military)
- Child(ren)
- Legal ward(s)
- Parents or other relative(s)

What is your spouse's employment situation? MARK ALL THAT APPLY.

- Not applicable, I have no spouse
- Active-duty, Navy
- Active-duty, other service
- Reserve, Navy
- Reserve, other service
- Civil Service (local, state, or federal)
- Civilian job (private sector)
- Self-employed
- Retired
- Not employed, by choice (e.g., student, Homemaker, etc.)
- Not employed, but actively job hunting
- Not employed, for other reasons
- Other _____

Are there children under the age of 21 living in your household?

- Yes
- No (SKIP NEXT TWO QUESTIONS)

During the work day, what is your primary source of childcare?

- Not Applicable

- 0 Family/friends/neighbors
- 0 Nanny/au pair
- 0 On-base school-age care
- 0 On-base childcare center
- 0 On-base in-home care
- 0 Off-base community child care centers
- 0 Off-base in-home care (licensed provider)
- 0 None

How satisfied are you with each of the following aspects of your primary child care? Mark one answer in each row.

Aspect	Very Satisfied	Satisfied	Neither Satisfied nor dissatisfied	Dissatisfied	Very dissatisfied	Does Not Apply	Does Not
Availability of spaces	0	0	0	0	0	0	0
Quality of care	0	0	0	0	0	0	0
Cost	0	0	0	0	0	0	0

Are you accompanied by any dependent members of your household at your present assignment?

- 0 Does not apply/I do not have any dependent family members—SKIP NEXT THREE QUESTIONS
- 0 Accompanied by all dependents--SKIP NEXT THREE QUESTIONS
- 0 Accompanied by some dependents--SKIP NEXT THREE QUESTIONS
- 0 Temporarily unaccompanied
- 0 Permanently unaccompanied

Are you currently a geographic bachelor? (To be a geographic bachelor, you must be permanently separated from your family during your present assignment and maintain a separate residence for your dependents with whom you typically live.)

- 0 Yes
- 0 No—SKIP NEXT QUESTION

Are you a voluntary or involuntary geographic bachelor?

- 0 Voluntary
- 0 Involuntary (e.g., on unaccompanied orders)

Select all the reasons which BEST describe why you are unaccompanied by your family or members of your household. (Mark ALL that apply.)

- 0 By choice (self or spouse)
- 0 Cost associated with moving
- 0 Cost of or lack of available civilian housing
- 0 Lack of available military family housing
- 0 Own a home at other location
- 0 Lack of available activities/facilities for family members (e.g., child care, school)
- 0 Lack of available health care or education services for special needs
- 0 Family members prefer to remain in other location
- 0 Spouse education
- 0 Spouse employment
- 0 Length of new duty assignment
- 0 New work schedule does not allow for time with family
- 0 Required by billet (unaccompanied tour)
- 0 Personal reasons
- 0 Other _____

In the past 12 months, how many official Navy-sponsored surveys have you completed or participated in?

- None
- 1
- 2
- 3
- 4 or more

What is your SSN? (Optional)

This information will be used only to conduct retention and other follow-on research as needed. Your confidentiality will be maintained.

COMMENTS

If you have comments or concerns that you were not able to express in answering the survey, please use the space below to tell us about them.

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NAVY PERSONNEL RESEARCH, STUDIES, AND TECHNOLOGY SPISHOCK
LIBRARY (3)
PENTAGON LIBRARY
USAF ACADEMY LIBRARY
US COAST GUARD ACADEMY LIBRARY
US MERCHANT MARINE ACADEMY BLAND LIBRARY
US MILITARY ACADEMY AT WEST POINT LIBRARY
US NAVAL ACADEMY NIMITZ LIBRARY